



Order Filed on April 20, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-1(b)

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Attorneys for NewRez LLC d/b/a Shellpoint
Mortgage Servicing, servicer for The Bank of New
York Mellon fka the Bank of New York, as
Trustee for the Certificateholders of CWALT, Inc.,
Alternative Loan Trust 2005-65CB, Mortgage
Pass-Through Certificates, Series 2005-65CB

In Re:

Debra A. Hawkins,
Debtor(s).

Case No.: 19-21097

Chapter: 13

Hearing Date: April 20, 2022 at 9:00 a.m.

Judge: Christine M. Gravelle, U.S.B.J.

Recommended Local Form

☐ Followed

☒ Modified

ORDER VACATING AUTOMATIC STAY AND CO-DEBTOR STAY

The relief set forth on the following pages is hereby **ORDERED**.

DATED: April 20, 2022

A handwritten signature in black ink, reading "Christine M. Gravelle", is written over a horizontal line.

Honorable Christine M. Gravelle
United States Bankruptcy Judge

Upon the Motion of The Bank of New York Mellon fka the Bank of New York, as Trustee for the Certificateholders of CWALT, Inc., Alternative Loan Trust 2005-65CB, Mortgage Pass-Through Certificates, Series 2005-65CB, on behalf of itself and its successors and/or assigns(hereinafter collectively “Secured Creditor” and/or “Movant”), under Bankruptcy Code Section 362(d) for relief from the automatic stay and 1301(c) for relief from the co-debtor stay with respect to Lance Hawkins (the “Co-Debtor”) as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay and the co-debtor stay are vacated to permit the Movant its successors and/or assigns to institute or resume and prosecute to conclusion one or more action(s) in the court(s) of appropriate jurisdiction to pursue the Movant’s rights in the following:

Real property more fully described as:

36 Johnson St, South Bound Brook, NJ 08880-1406,

also known as Block 74, Lot 2.03 as shown on the Tax Map of the Borough of South Bound Brook, Somerset County, New Jersey.

It is further ORDERED that the Movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff’s sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff’s sale (or purchaser’s assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that the Movant may join the Debtor, the Co-Debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

It is further ORDERED that all communications sent by Movant in connection with proceeding against the property including, but not limited to, notices required by state law and communications to offer and provide information with regard to a potential Forbearance Agreement, Loan Modification, Refinance Agreement, Loss Mitigation Agreement, or other Loan Workout, may be sent directly to Debtors and Co-Debtor.

The movant shall serve this Order on the Debtor, Co-Debtor, any trustee and any other party who entered an appearance on the motion.

In re:
Debra A Hawkins
Debtor

Case No. 19-21097-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Apr 20, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2022:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Debra A Hawkins, 36 Johnson St, South Bound Brook, NJ 08880-1406 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2022 at the address(es) listed below:

| Name | Email Address |
|----------------------|--|
| Albert Russo | on behalf of Trustee Albert Russo docs@russotrustee.com |
| Albert Russo | docs@russotrustee.com |
| Denise E. Carlon | on behalf of Creditor The Bank of New York Mellon fka The Bank of New York as Trustee for the Certificateholders of CWALT, Inc., Alternative Loan Trust 2005-65CB, Mortgage Pass-Through Certificates, Series 2005-65CB dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Elizabeth K. Holdren | on behalf of Creditor The Bank of New York Mellon fka The Bank of New York as Trustee for the Certificateholders of CWALT, Inc., Alternative Loan Trust 2005-65CB, Mortgage Pass-Through Certificates, Series 2005-65CB eholdren@hillwallack.com, jhanley@hillwallack.com; hwbknj@hillwallack.com; ehholdren@ecf.courtdrive.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

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Date Rcvd: Apr 20, 2022

Form ID: pdf903

Total Noticed: 1

William M.E. Powers

on behalf of Creditor The Bank of New York Mellon fka The Bank of New York as Trustee for the Certificateholders of
CWALT, Inc., Alternative Loan Trust 2005-65CB, Mortgage Pass-Through Certificates, Series 2005-65CB ecf@powerskirn.com

Yakov Rudikh

on behalf of Debtor Debra A Hawkins rudikhlawgroup@gmail.com
rudikhlawgroup@gmail.com;yruikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com

TOTAL: 7